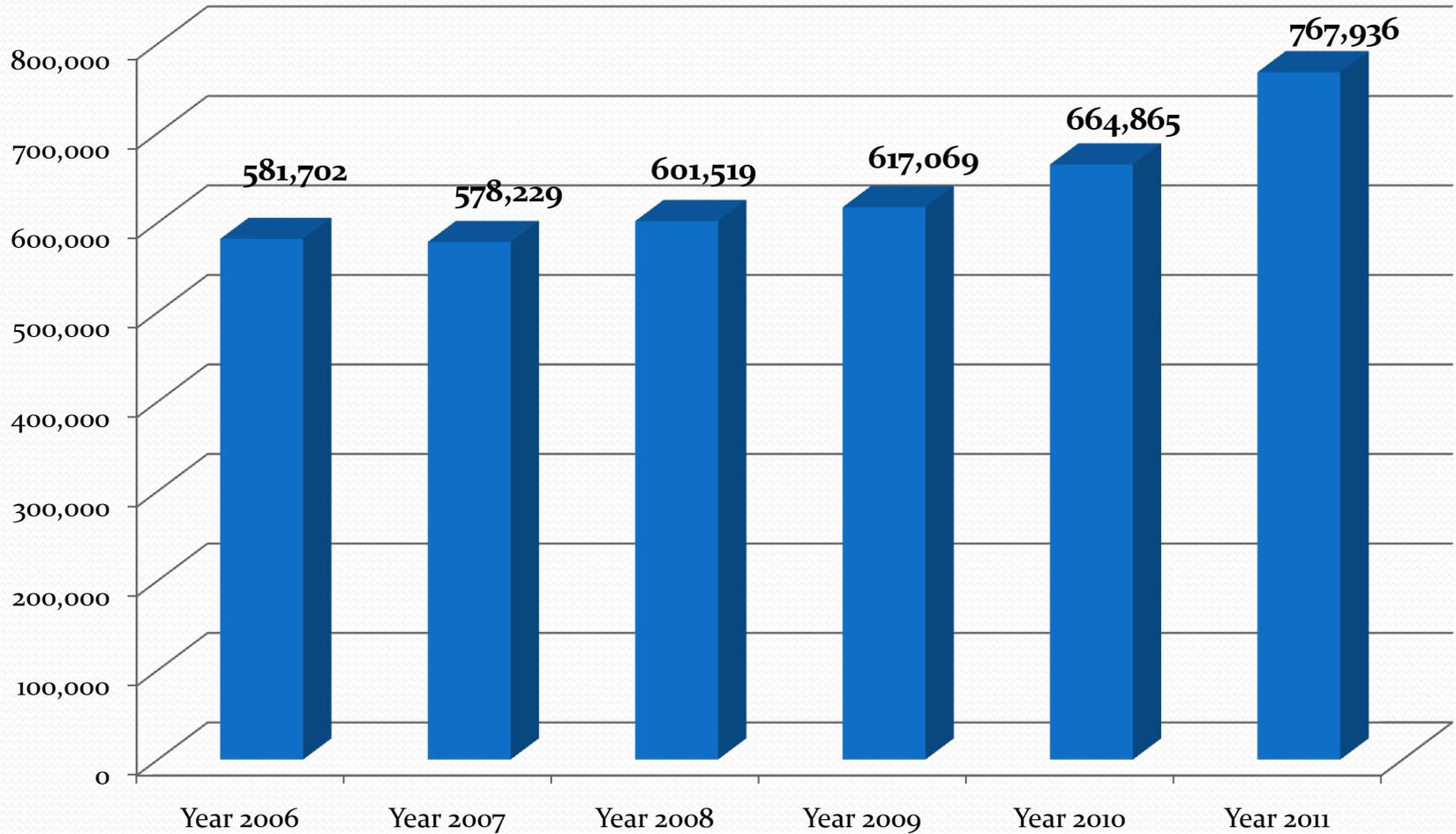




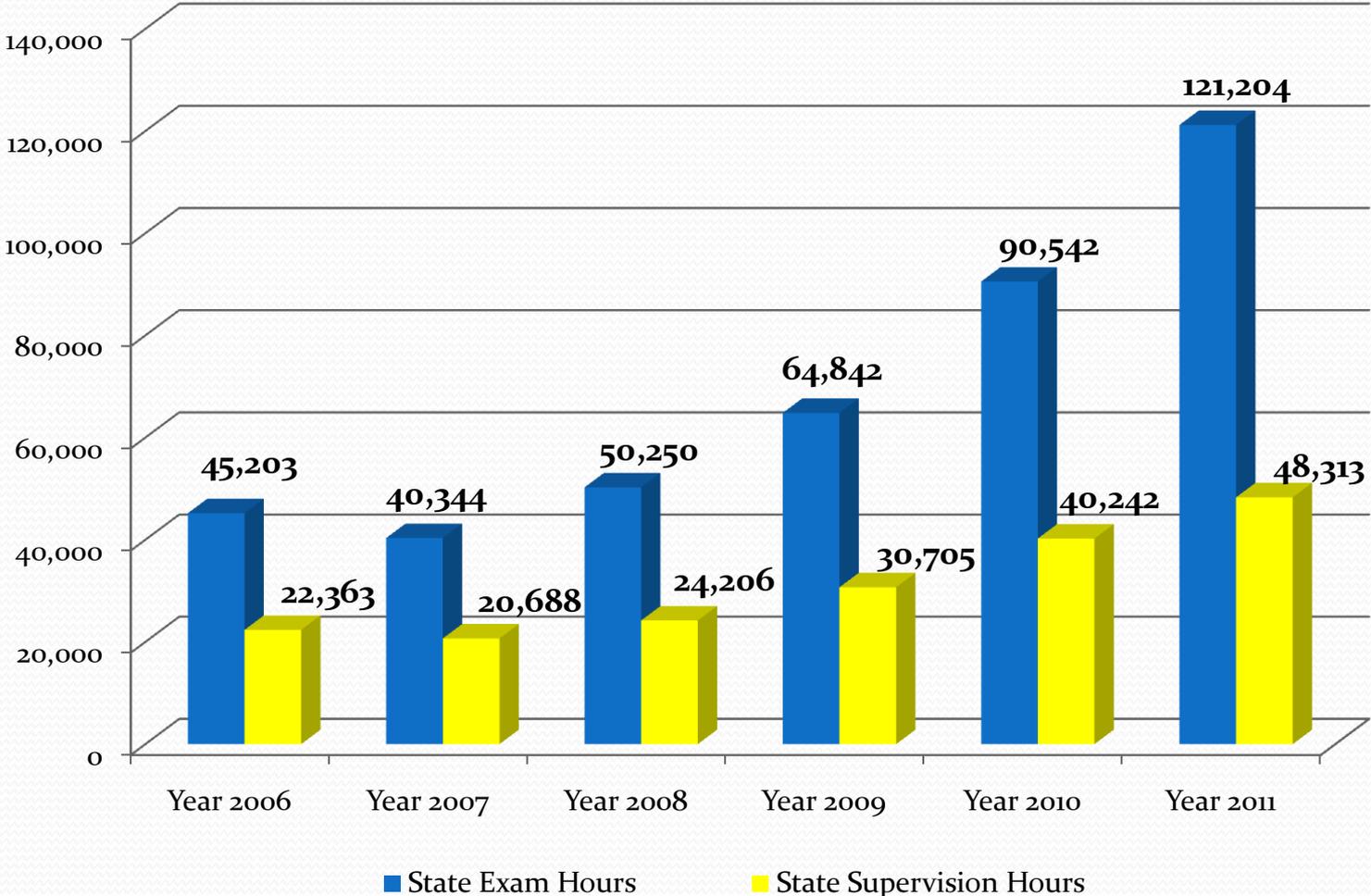
2011

Overhead Transfer Rate

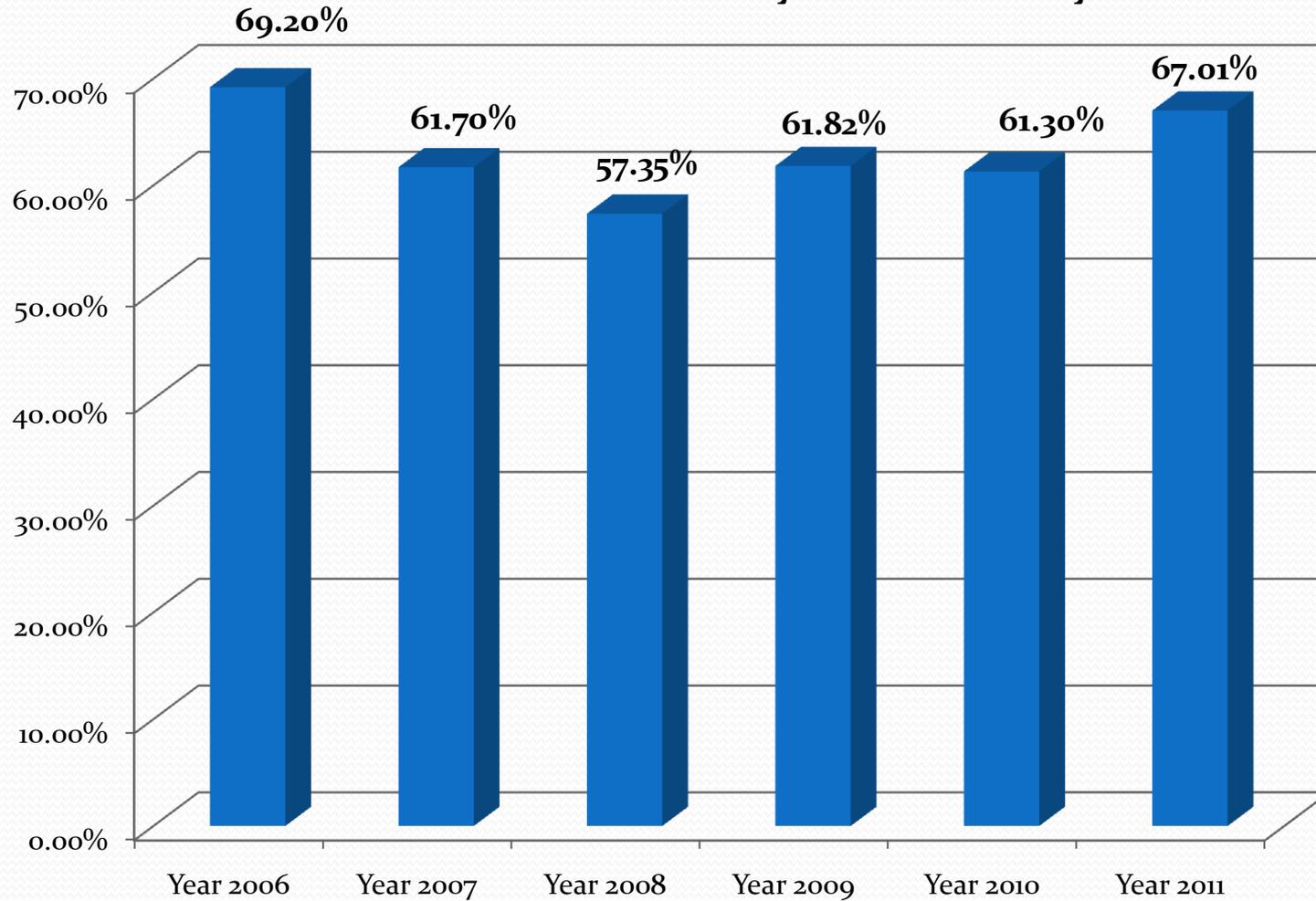
Budget Hours - Core Programs



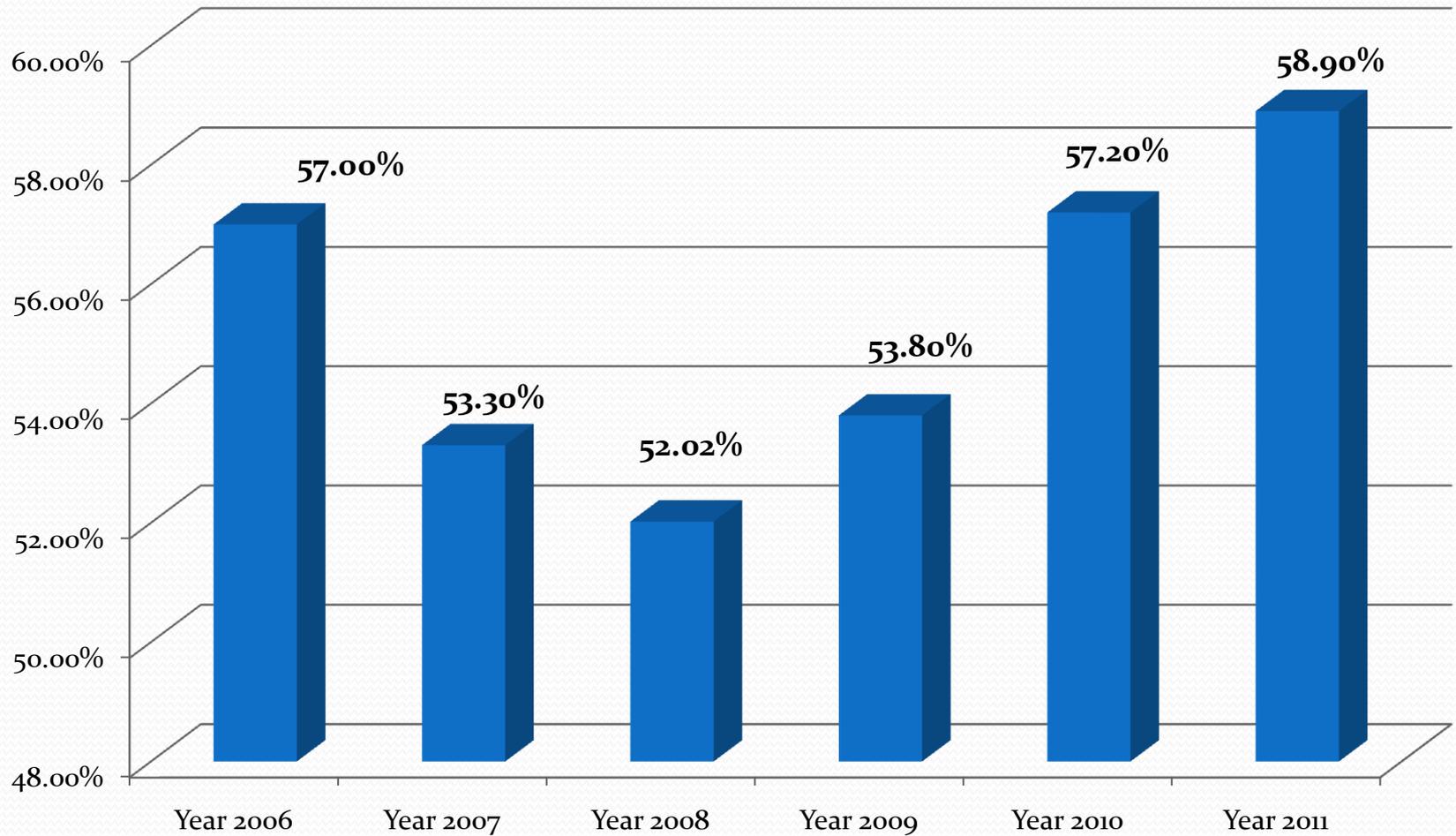
NCUA State Exam and Supervision Hours



Insurance Activity – Time Survey



Overhead Transfer Rate



2011 Operating Budget Funding Sources

\$225.4 Million	2011 Operating Budget
<u>- \$86.08 Million</u>	FCU Operating Fee
\$139.3 Million	Remaining Budget

\$132.8 Million	Overhead Transfer Rate Budget Proportion
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OTR is Distributed Between FCUs and FISCUs Based on Percentage of Insured Assets

FCU Insured Assets	FISCU Insured Assets
54.4%	45.6%

2011 Operating Budget Funding Sources

Funding Source	FCU Portion of Budget	FISCU Portion of Budget	Total
Operating Fee	\$86.08 Million		\$86.08 Million
OTR	<u>+ 72.20 Million</u>	<u>\$60.6 Million</u>	<u>+ \$132.8 Million</u>
Total	\$158.28 Million	\$60.6 Million	\$218.88 Million
% of Overall Budget	70.2%	26.9%	97.1%

Note: The remaining portion of the operating budget is satisfied with various cash inflow and outflow projections (e.g., interest income, miscellaneous income, depreciation, capital acquisitions, etc)